Appl. No. 09/776,379 Amdt. Dated April 17, 2007 Reply to Office Action of January 26, 2007

Attorney Docket No. 82347.0002 Customer No.: 26021

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Thomas A. Rhee

Serial No: 09/776,379

Confirmation No.: 8077

Filed:

February 2, 2001

For:

REAL LIFE IMPLEMENTATION OF MODERN PORTFOLIO THEORY (MPT) FOR FINANCIAL PLANNING

AND PORTFOLIO MANAGEMENT

AMENDMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of January 26, 2007, please amend the above-identified application as follows:

Amendments to the claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

Art Unit: 3693

Examiner: Jagdish Patel

I hereby certify that this correspondence is being transmitted via electronic filing on the date indicated below to:

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

April 17, 2007

Rebecca Maiden

Kluller Maiden 04/17/07

Date